

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY

In re:
DAWN K. WOLFF

Case No.: 08-23608-MBK

NOTICE OF PAYMENT CHANGE

_____ Escrow Account

 X Interest Rate

Address of Debtor's principal residence: 54 5th Street, Old Bridge, New Jersey, 08857

Name of Mortgage Company Weichert Financial Services

Current Monthly Payment \$2,823.09 (P+I only)	New Monthly Payment \$3,092.76
Principal & Interest: \$2,823.09	Principal & Interest: \$2,627.57
Escrow Amount: _____	Escrow Amount: \$465.19
Total Payment:	Total Payment:
Interest rate: 12.5 %	Interest rate: 11.5%
	Effective Date: <u>04/01/2009</u>
Escrow Detail (if applicable)	Escrow Detail (if applicable)
Taxes:	Taxes:
Insurance:	Insurance:
Other:	Other:
(specify)	(specify)
Other:	Other:
(specify)	(specify)
Other:	Other:
(specify)	(specify)

Weichert Financial Services
1 Corporate Drive, Suite 360
Lake Zurich, IL 60047-8945
1-800-224-1455



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Energy and other home services

February 3, 2009

DANIEL T WOLFF
54 5 ST
OLD BRIDGE NJ 08857

**NOTICE OF INTENT TO ADJUST YOUR INTEREST
RATE AND MONTHLY PAYMENT**

RE: Loan Number: [REDACTED] Index: 6 MO. LIBOR-1ST BUS DAY OF MO-WSJ
Publication Date: 02/02/2009

Dear Mortgagor:

In accordance with your adjustable rate mortgage, this letter is to inform you that your loan is scheduled for an interest rate change effective with your 04/2009 payment and every 06 months thereafter.

Your new interest rate is determined by adding the margin of 9.37500%, stated in your note, to the new index figure. This new interest rate is subject to rounding and interest rate cap limitations as stated in your adjustable rate note.

Your new payment is based on a projected principal balance of \$260,973.81.

Current Index Figure	3.08375%	New Index Figure	1.66000%
Current Interest Rate	12.50000%	New Interest Rate	11.50000%
Current P & I Payment	\$2,823.09	New P & I Payment	\$2,627.57

Your total monthly payment, including escrow if applicable, is \$3,092.76.

Should you have any questions, please contact our office.

Sincerely,

Special Loan Department

DS199 INV 562

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Notice of Payment Change

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An Escrow Account Statement is attached where the monthly payment change is based, in whole or in part, on an escrow account analysis.

Any questions regarding the content of this notice should be directed to:

Company: Weichert Financial Services
Name: Bankruptcy Department
Address: 1501 Woodfield Road
Schaumburg, IL 60173

Telephone: 1-800-669-0340
Email:

Dated:

CERTIFICATION OF SERVICE

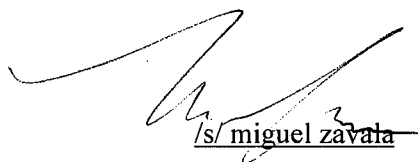
Dawn K. Wolff
54 5th Street
Old Bridge, NJ 08857
Regular Mail
(Debtor)

Robert C. Nisenson, Esquire
10 Auer Court, Suite E
East Brunswick, NJ 08816
ECF AND REGULAR MAIL
(Attorney for Debtors)

Albert Russo, Trustee
1 AAA Drive, Suite 101
Robbinsville, NJ 08681
ECF AND REGULAR MAIL
(Chapter 13 Trustee)

Miguel Zavala does hereby certify:

- 1.) I am a legal assistant employed by the law firm of Phelan Hallinan & Schmieg, PC
- 2.) On 8-26 2009, I did serve the above named parties with a copy of the Notice of Payment Change filed on behalf of Weichert Financial Services by e-filing and/or regular mail.


/s/ miguel zavala